

APPENDIX H-1

## **NOTICE OF FORECLOSURE ACTION**

[Owner-Occupied - Preliminary Loss Mitigation Affidavit]

**A foreclosure sale of this property may occur as soon as 68 days from this notice if you do not respond**

If you own and live in this home, you may qualify for alternatives to foreclosure, but you must act quickly.

### **We have included:**

- **Preliminary Loss Mitigation Affidavit** - this is a legal document completed by your mortgage company (sometimes referred to as servicer) explaining that they have not completed an evaluation of your loan for possible alternatives to foreclosure and why.
- **Loss Mitigation Application** - this is the application that your mortgage company will review to see if you qualify for alternatives to foreclosure. If you need help completing this form, please contact a housing counselor (information below).
- **Addressed Envelope to mail the Loss Mitigation Application.**

**YOU ARE NOT ALONE. THERE ARE FREE RESOURCES  
AVAILABLE IN MARYLAND:**

**TO ACCESS FREE HOUSING COUNSELING SERVICES,  
CALL THE MARYLAND HOPE HOTLINE AT  
1-877-462-7555 OR GO TO WWW.MDHOPE.ORG**

### **What happens if you do nothing?**

In 28 days or more, you will receive a **Final Loss Mitigation Affidavit**, which will include a form to request **FORECLOSURE MEDIATION**.

- You qualify for foreclosure mediation only after the Final Loss Mitigation Affidavit has been filed with the court.
- You will have only 25 days to request foreclosure mediation after you receive the Final Loss Mitigation Affidavit so it is important that you continue to open your mail.

**Beware of anyone offering to "save" your home or requesting an upfront fee before providing assistance.** This is illegal in the State of Maryland. *If you believe you have been a victim of a scam, please contact the Maryland's Office of the Commissioner of Financial Regulation by calling 410-230-6077 or visiting <http://www.dllr.state.md.us/finance/>.*

***BEFORE YOU MAIL THE LOSS MITIGATION APPLICATION,  
MAKE A COPY FOR YOUR RECORDS***

Matter No: 11-02789

Cathey / 6226 Joe Klutsch Drive, Fort Washington, MD 20744

APPENDIX D

**PRELIMINARY LOSS  
MITIGATION AFFIDAVIT**

Case Number: CAE F13-21010

Date of Filing With Court:

Property Owner(s): **Kimmy R. Cathey AKA Kim Cathey**

Property Address: **6226 Joe Klutsch Drive, Fort Washington, MD 20744**

My name is Karina Sanchez Petty. I am authorized to act on behalf of the secured party who is the holder of the beneficial interest in the mortgage or deed of trust which is secured by property at the address listed above. The information in this affidavit is derived from records of the secured party that were made at or near the time of the occurrence of the matters set forth below by, or from information transmitted by, a person with knowledge of those matters. These records were produced and/or maintained in the course of the regularly conducted activity of the secured party as a regular practice of the secured party, and I state the following:

The mortgage loan that is the subject of this foreclosure action may be eligible for loss mitigation and:

- ☐ The loan is currently under loss mitigation analysis, but the analysis has not yet been completed.
- ☐ The secured party or a representative of the secured party has not been able to obtain all documentation and information necessary to conduct the loss mitigation analysis.

Required additional documentation to complete loss mitigation analysis:

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- ☐ The secured party or representative of the secured party has been unable to establish communication with the borrower.
- ☒ Other Seterus has extended an unsolicited FNMA Alternative Modification Trial offer with the first trial payment due August 1, 2013. There is a 30 day grace period for response.

I solemnly affirm under the penalties of perjury and upon personal knowledge based on review of the records described herein or attached hereto that the contents of this affidavit are true.

  
\_\_\_\_\_  
Signature of Affiant

7-11-2013  
\_\_\_\_\_  
Date

Karina Sanchez Petty, Default Oversight Officer  
Print Name and Title of Affiant

Seterus, Inc. as servicer for Federal National Mortgage Association ("FNMA")

**PLEASE RETURN COMPLETED THE LOSS MITIGATION APPLICATION  
AND SUPPORTING DOCUMENTATION TO THE ATTORNEYS HANDLING  
THE FORECLOSURE AT THE FOLLOWING ADDRESS:**

THE FISHER LAW GROUP, PLLC  
9440 PENNSYLVANIA AVENUE, SUITE 350  
UPPER MARLBORO, MD 20772

A RETURN ENVELOPE IS PROVIDED FOR YOUR CONVENIENCE.